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|------------------------|-----------------------|
| Application Number     | 09/821,263            |
| Filing Date            | March 29, 2001        |
| First Named Inventor   | Trende                |
| Art Unit               | 3624                  |
| Examiner Name          | Hamilton, Lalita M.   |
| Attorney Docket Number | 070457.0988 (AP32947) |

### ENCLOSURES (Check all that apply)

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### SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

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| Firm Name    | Baker Botts LLP | Customer No. | 21003  |
| Signature    |                 |              |        |
| Printed name | Robert L. Maier |              |        |
| Date         | 11/29/2006      | Reg. No.     | 54.291 |

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AP32947 - 070457.0988  
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Trende et al.

Serial No. : 09/821,263

Examiner: Hamilton, Lalita M.

Filed : March 29, 2001

Group Art Unit: 3624

For : METHOD AND SYSTEM FOR PROCESSING MESSAGES IN A BILL  
PAYMENT AND PRESENTMENT SYSTEM OVER A  
COMMUNICATIONS NETWORK

RESPONSE

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54,291

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Sir:

Applicants respectfully submit the following remarks in response to the Office Action  
mailed on September 11, 2006.

A complete listing of the claims, provided for the Examiner's convenience, begins at  
page 2. Remarks begin at page 5.